

1945



**SO YOU ARE GOING TO BUILD A HOME**

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**STATE MUTUAL**

*Building and Loan*

ESTABLISHED 1889

**ASSOCIATION**

415 WEST FIFTH STREET • MICHIGAN 8211  
LOS ANGELES 13, CALIFORNIA



## *The Purpose of this Booklet*

In the preparation of this booklet State Mutual's primary thought was to bring to you a group of plans of small homes prepared by architects especially talented in this field—plans that reflect the modern and practical development in design and arrangement.

To the American Institute of Architects, Southern California Chapter, we are indebted for counsel and advice, and for procuring for us the services of the architects who prepared the plans that are reproduced here. In order not to hamper the architects in their creative efforts we placed no restrictions or limitations upon them. Thus you have in these plans stimulating ideas that should help and guide you in your planning.

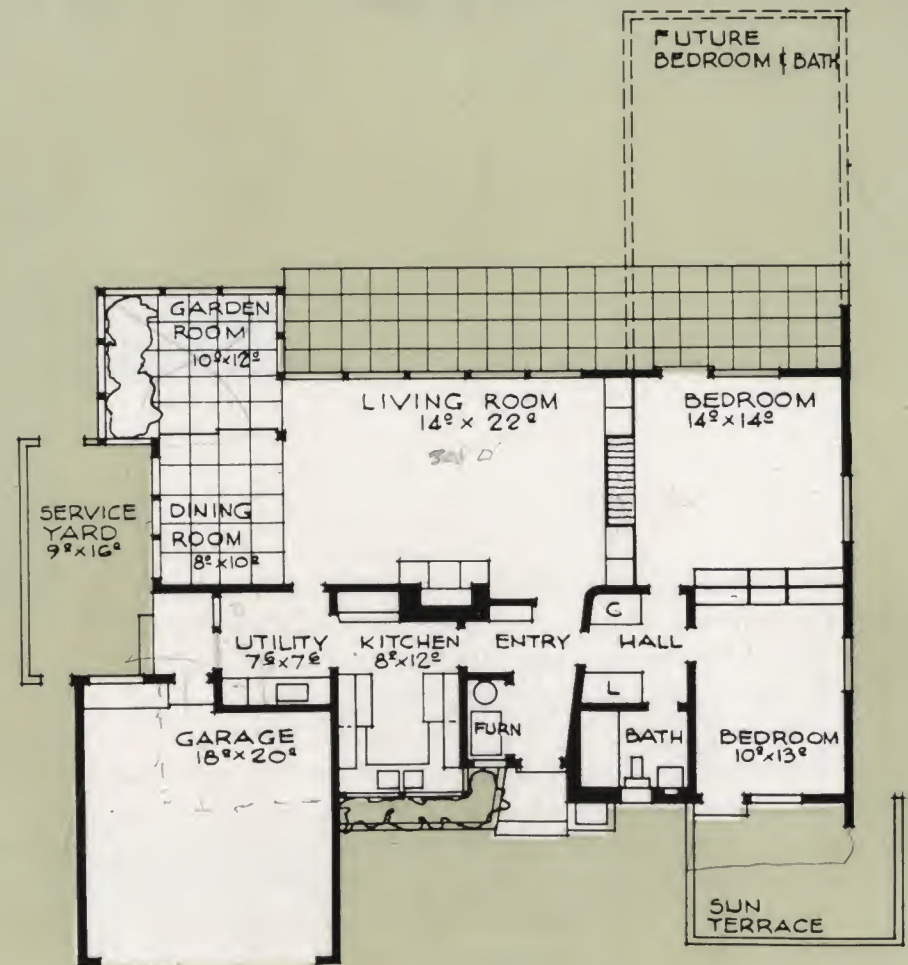
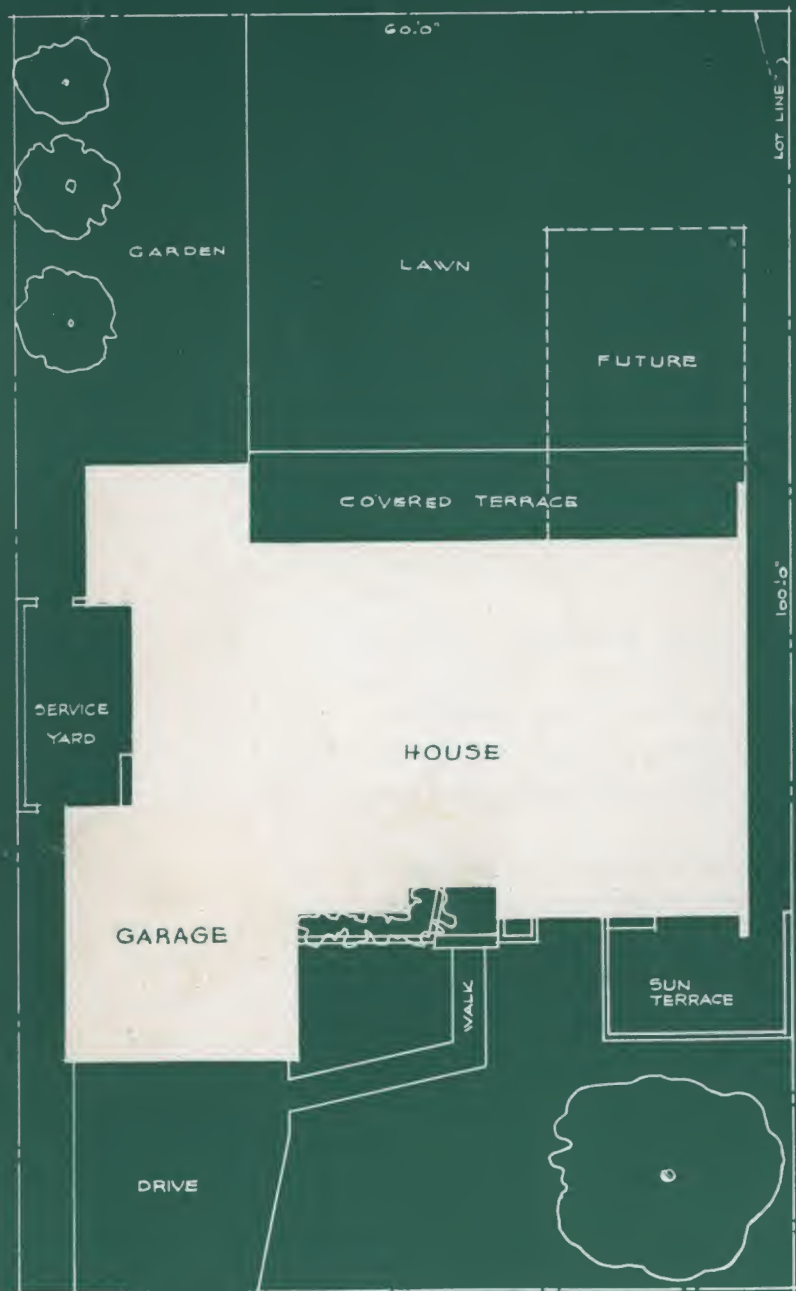
If you wish to copy any one of the plans in its entirety or adopt ideas from all of them please feel free to do so. The plans and drawings are yours to use in any way you wish.

Coupled with our desire to bring you these contemporary plans was the feeling that we have had for so long that State

Mutual might help, in a measure at least, to raise the standard of home planning and construction generally. Perhaps this was inspired by our knowledge, gained from long experience, of the fact that a carefully planned house, from the standpoint of livability and resale value, is worth much more than one poorly planned, yet costs no more.

In the pages that follow we are also bringing to you the fundamental factors that should be considered in buying a lot, planning a home, building the house, and planting the garden. Some of these suggestions are offered for your protection and others for your greater comfort and convenience.

We hope that you will feel free to discuss with us your plans for a new home and your financing needs.



LOUIS C. DIXON

A. I. A.

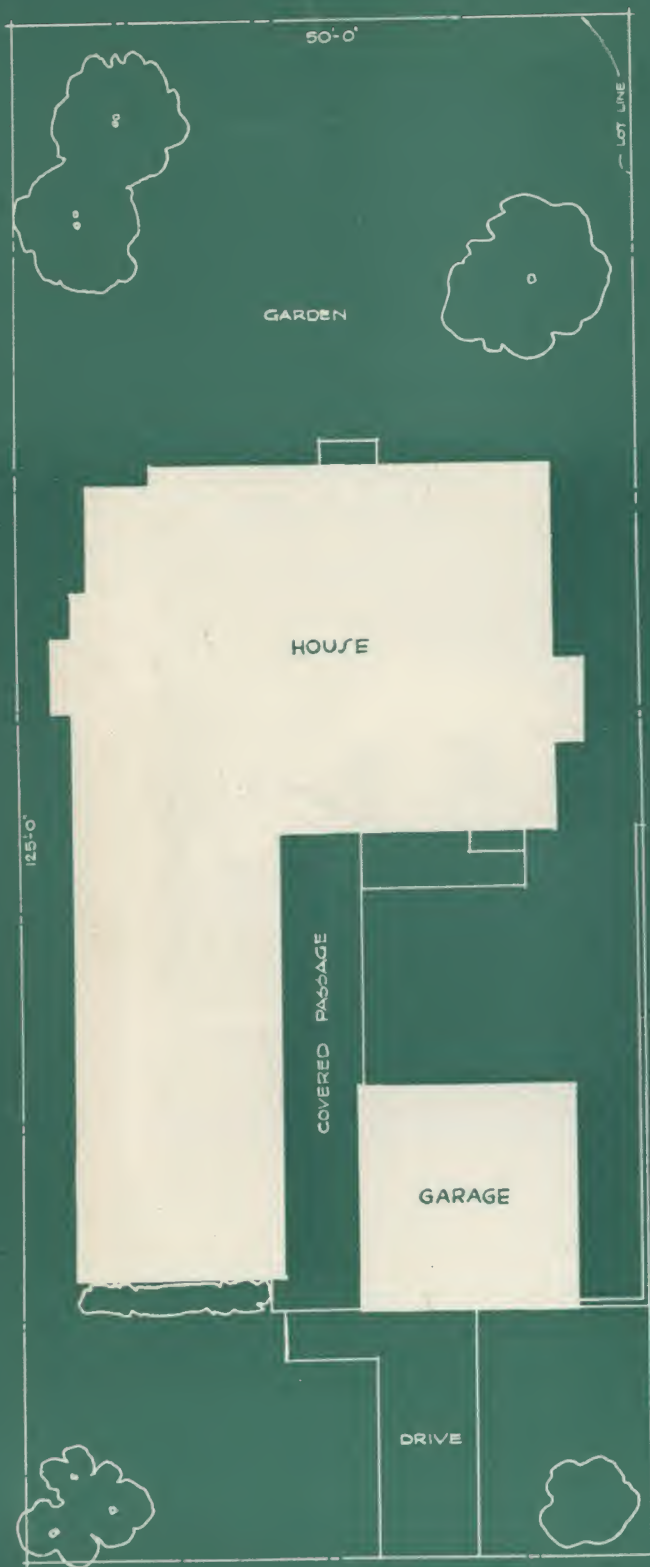
Architect

1114 50 FT. WITHOUT GARDEN ROOM  
 APPROX 1284 SQ. FT. HOUSE  
 360 L & PAX  
 1594 L & COMPLETE





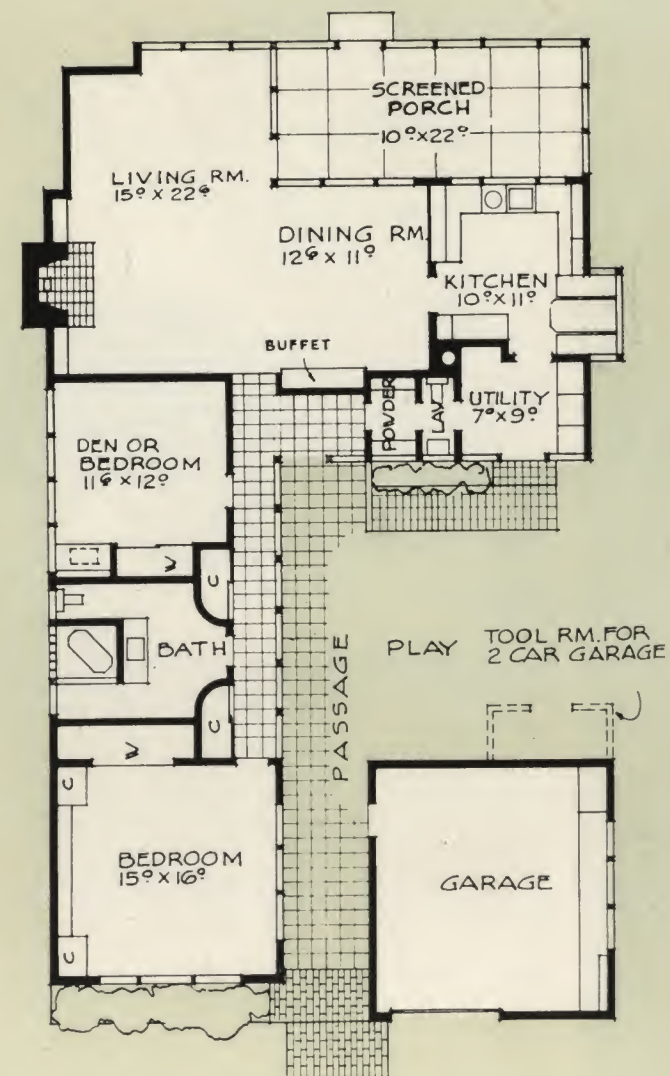




**HOWARD G. ELWELL**

**A. I. A.**

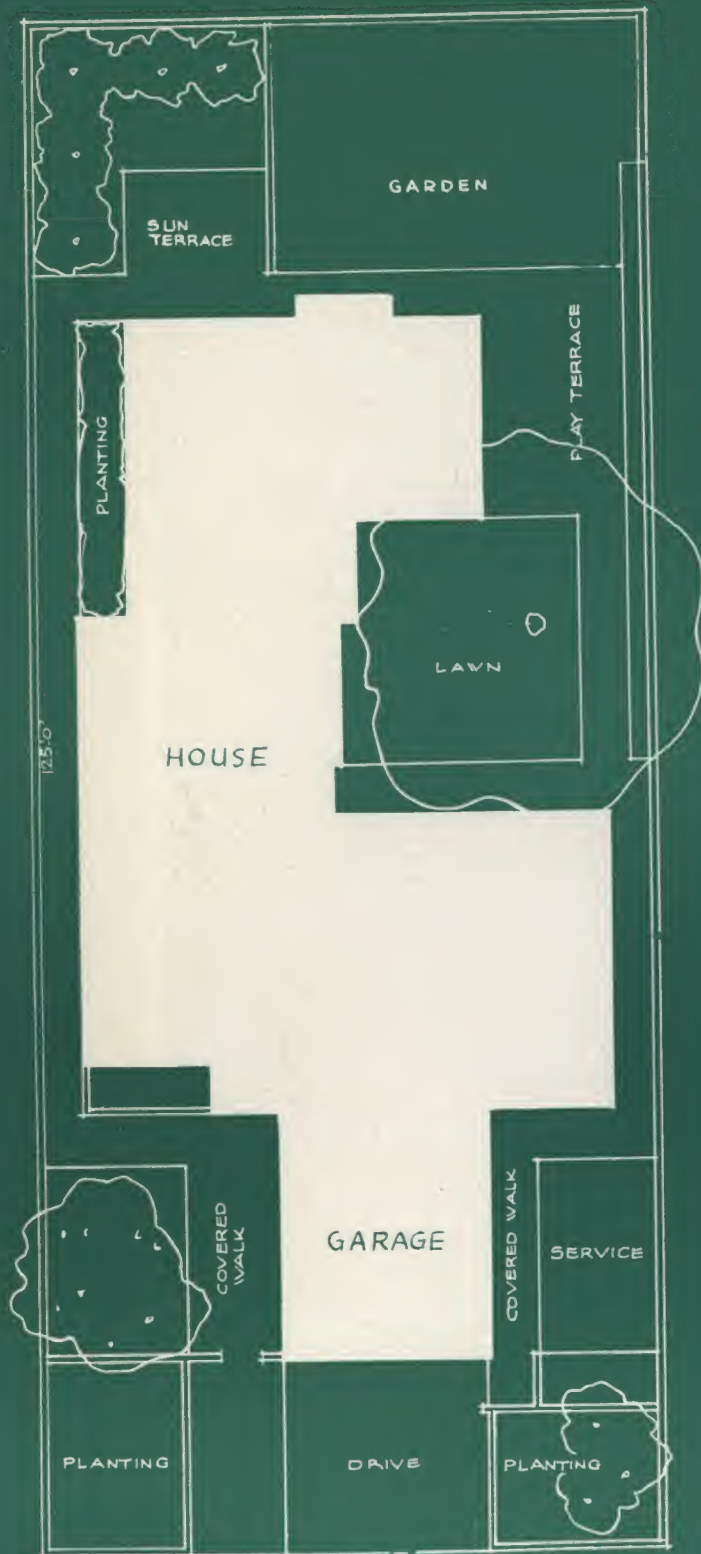
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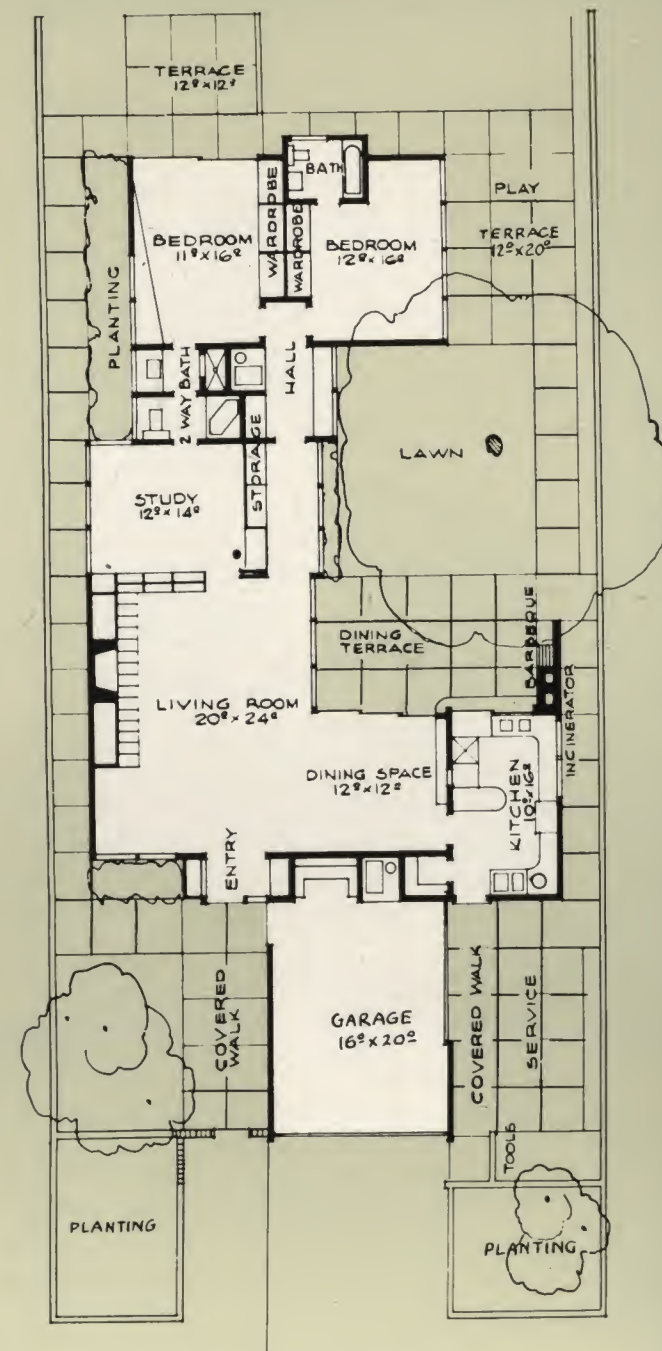




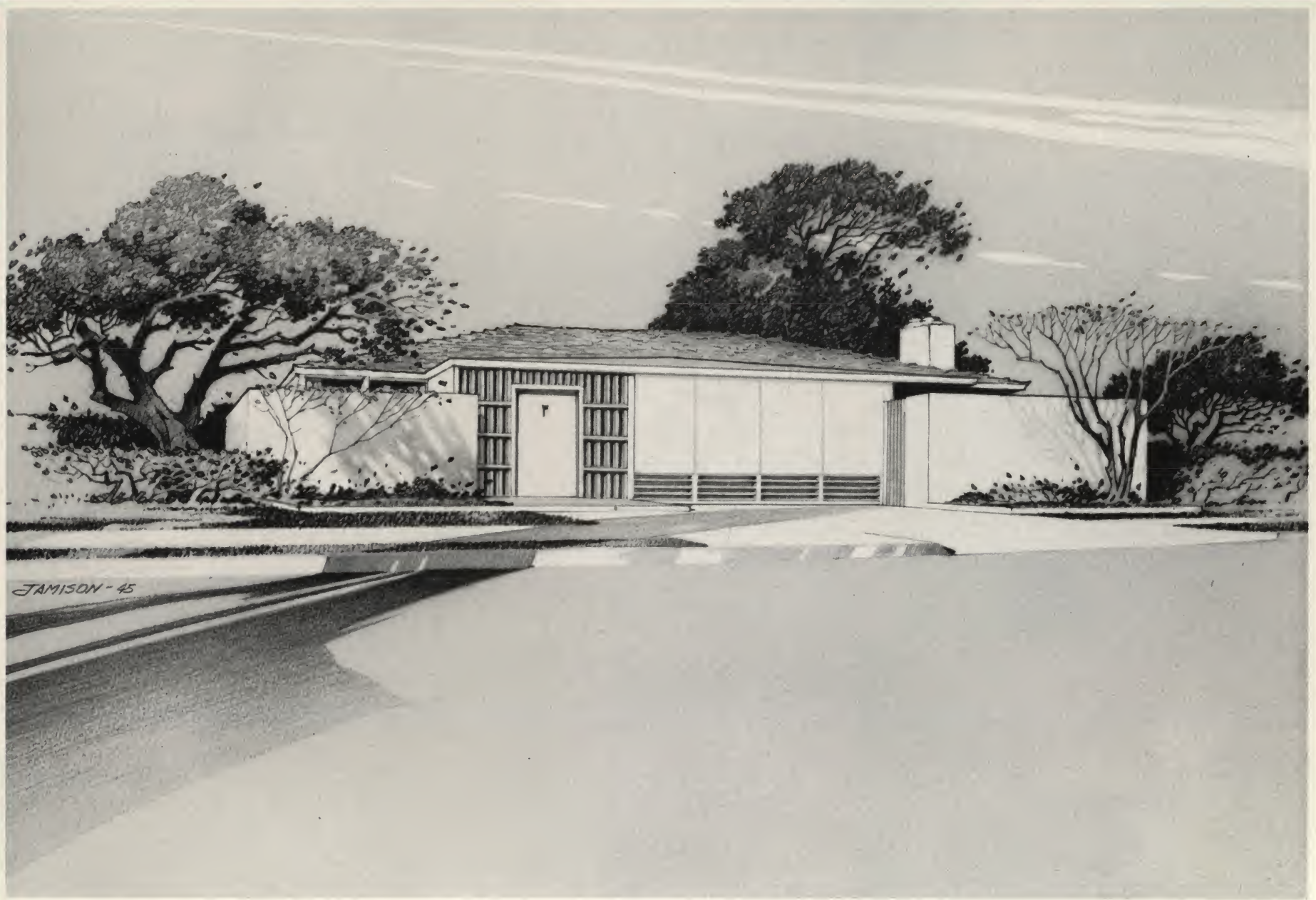
HENRY L. EGGERS

A. I. A.

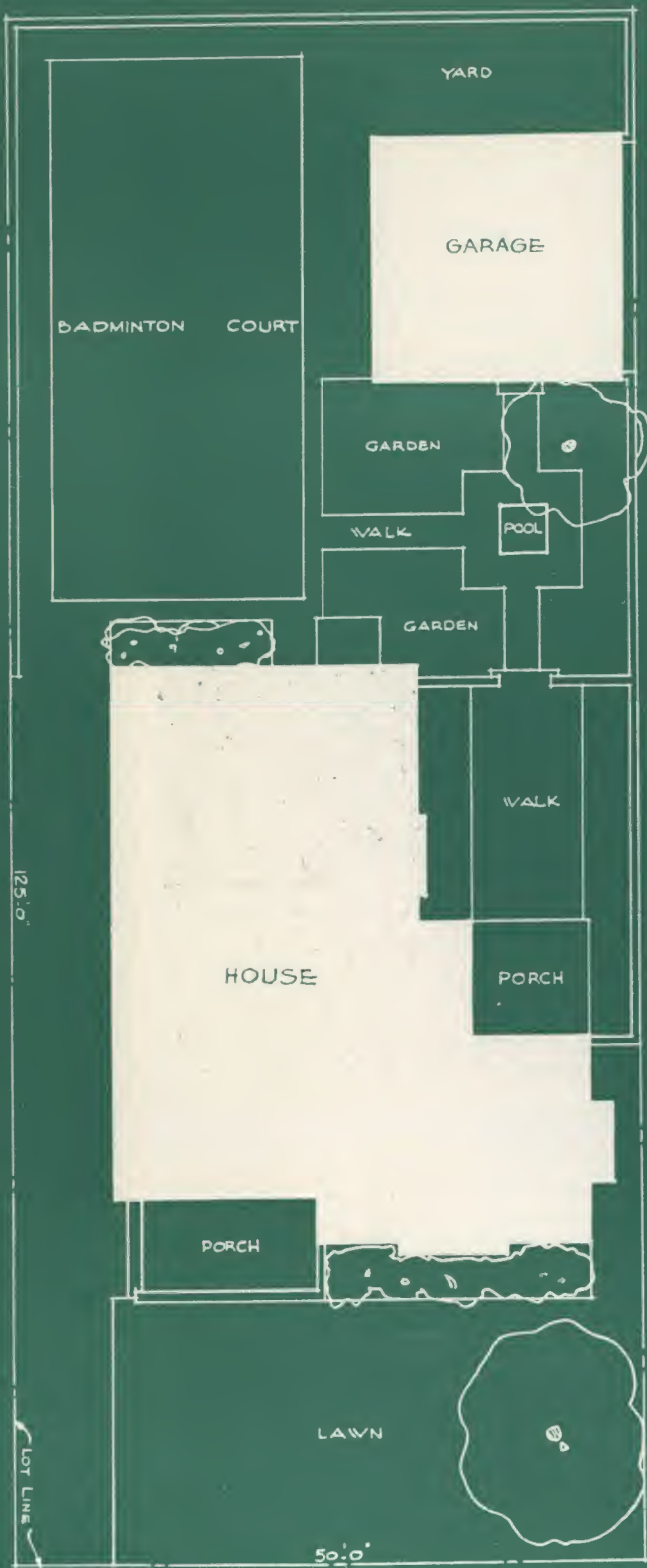
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ARTHUR L. HERBERGER

A. I. A.

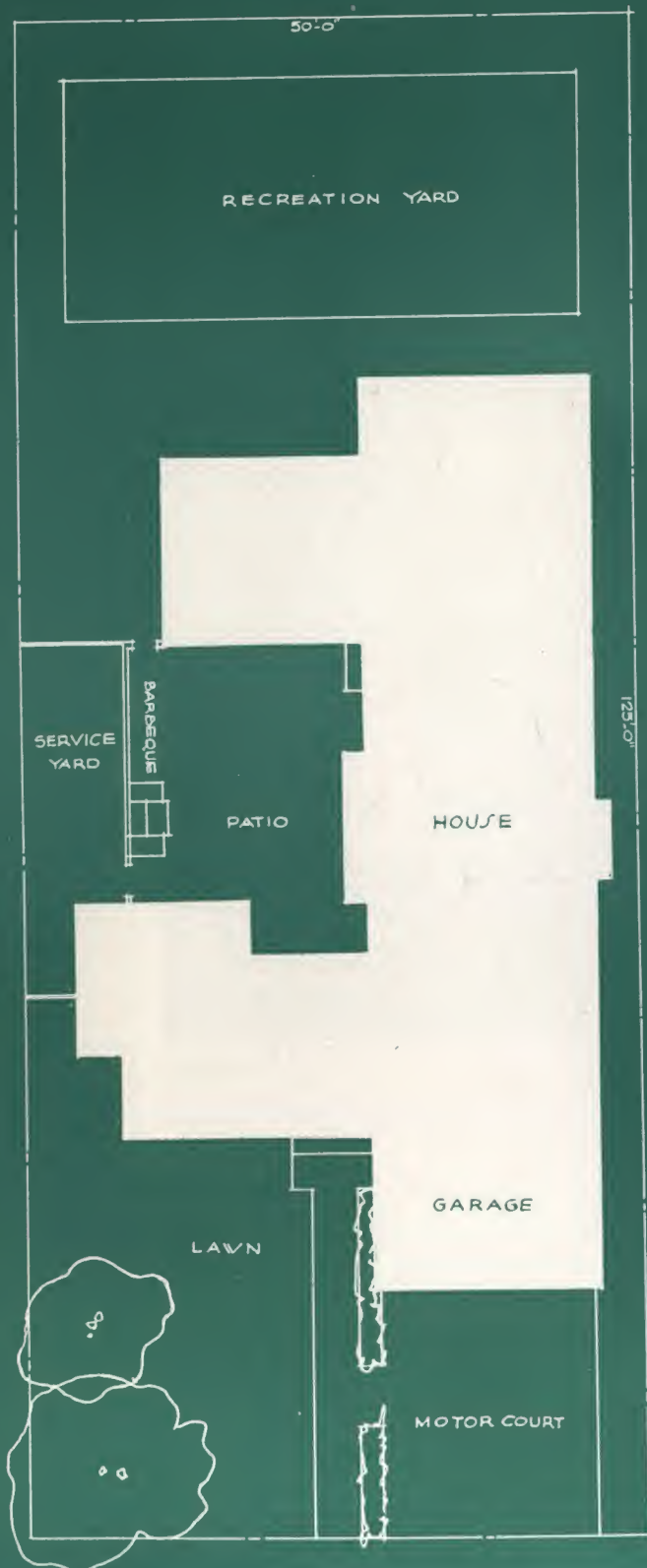
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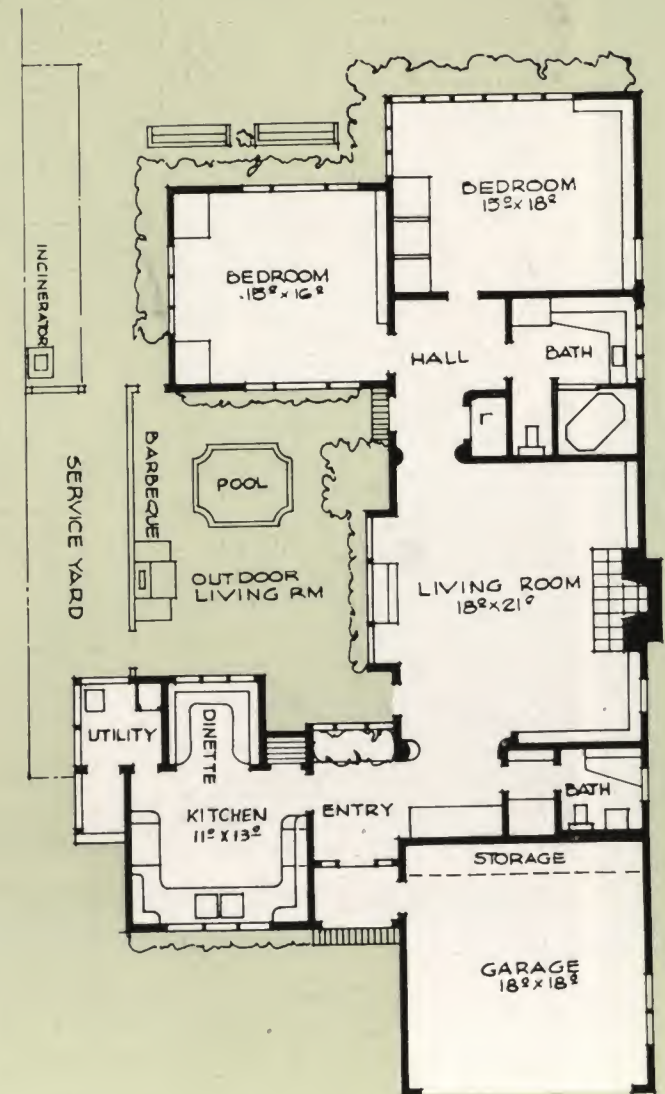








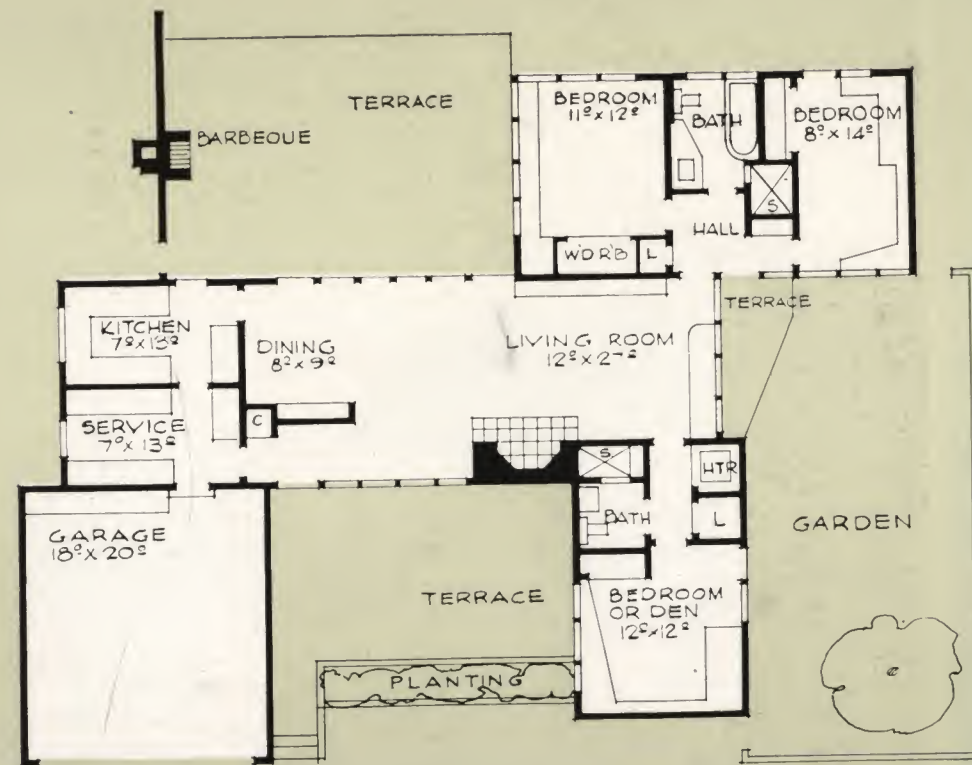
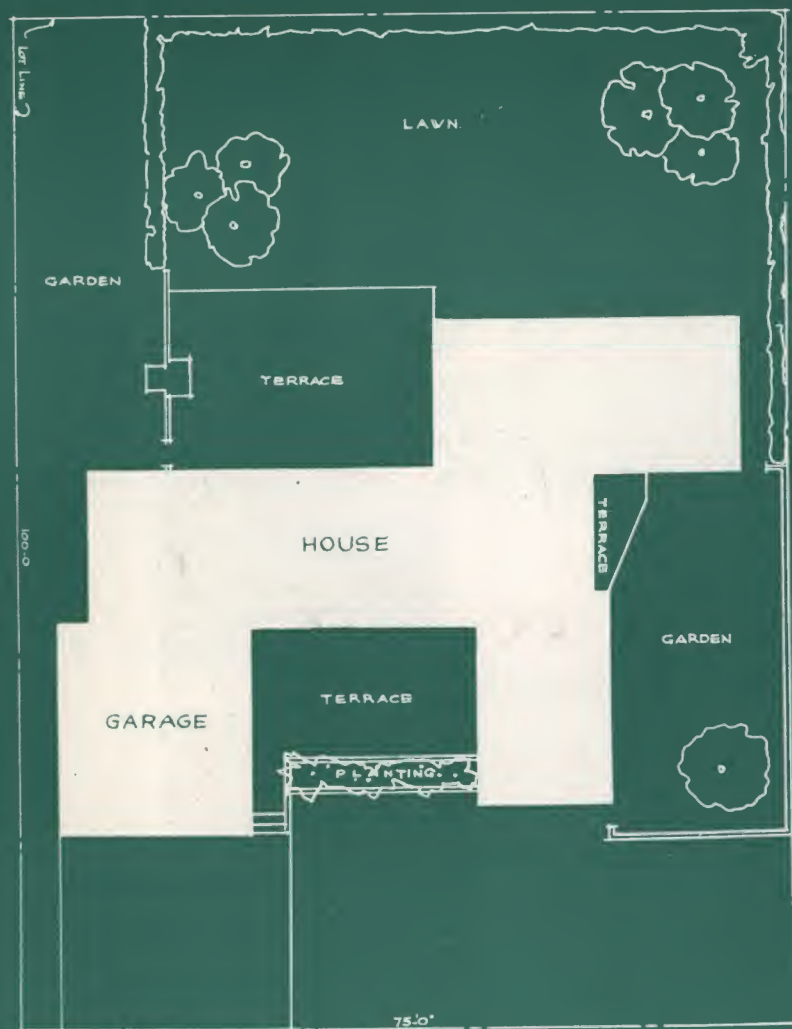
**DOUGLAS MCLELLAN**  
A. I. A.  
Architect









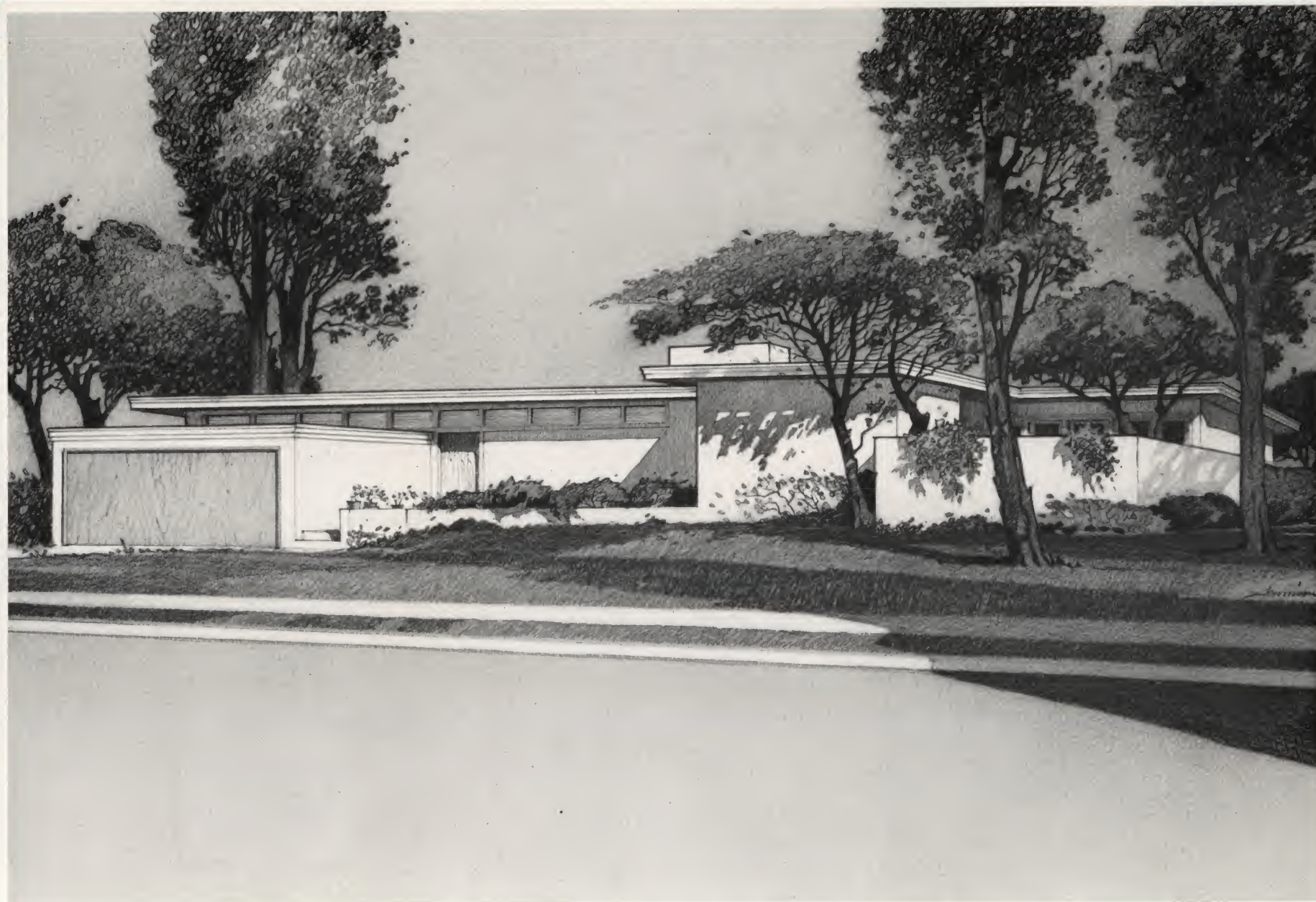


**ROLF SKLAREK**

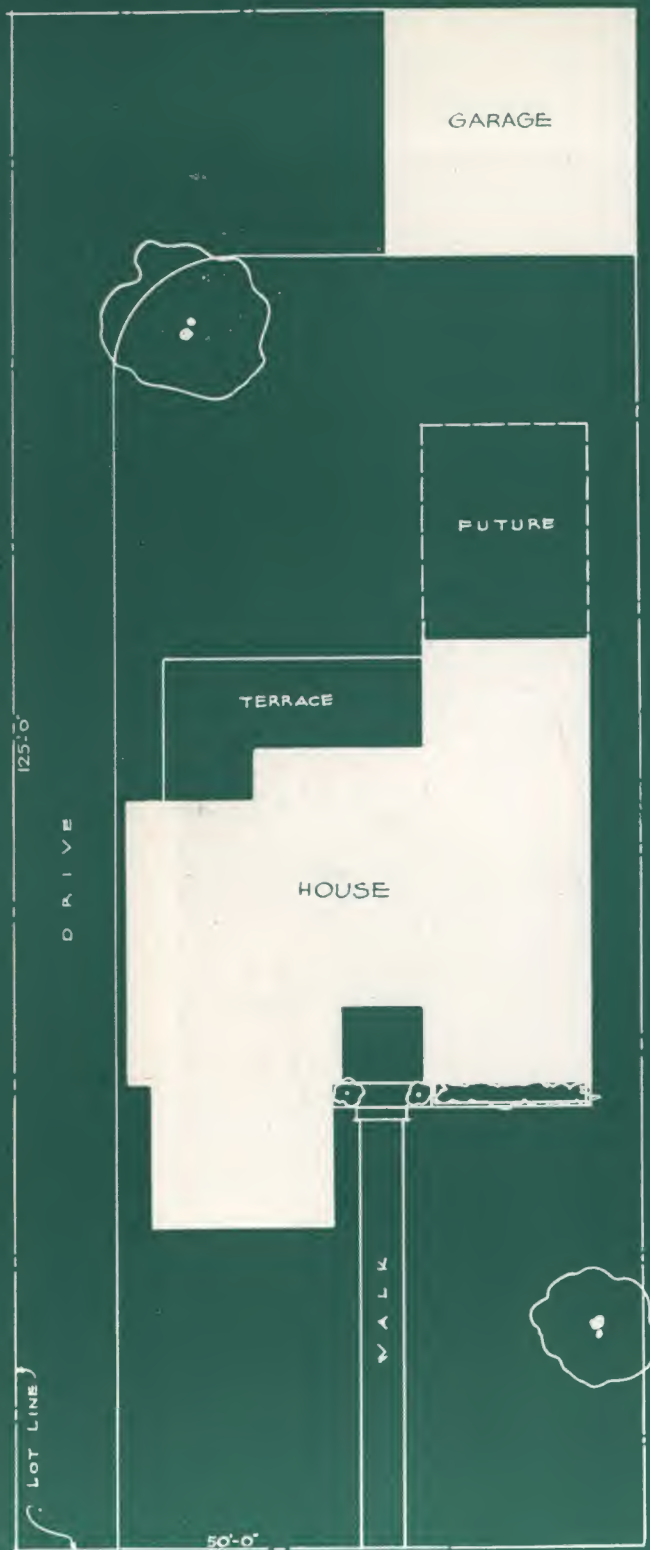
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**Architect**









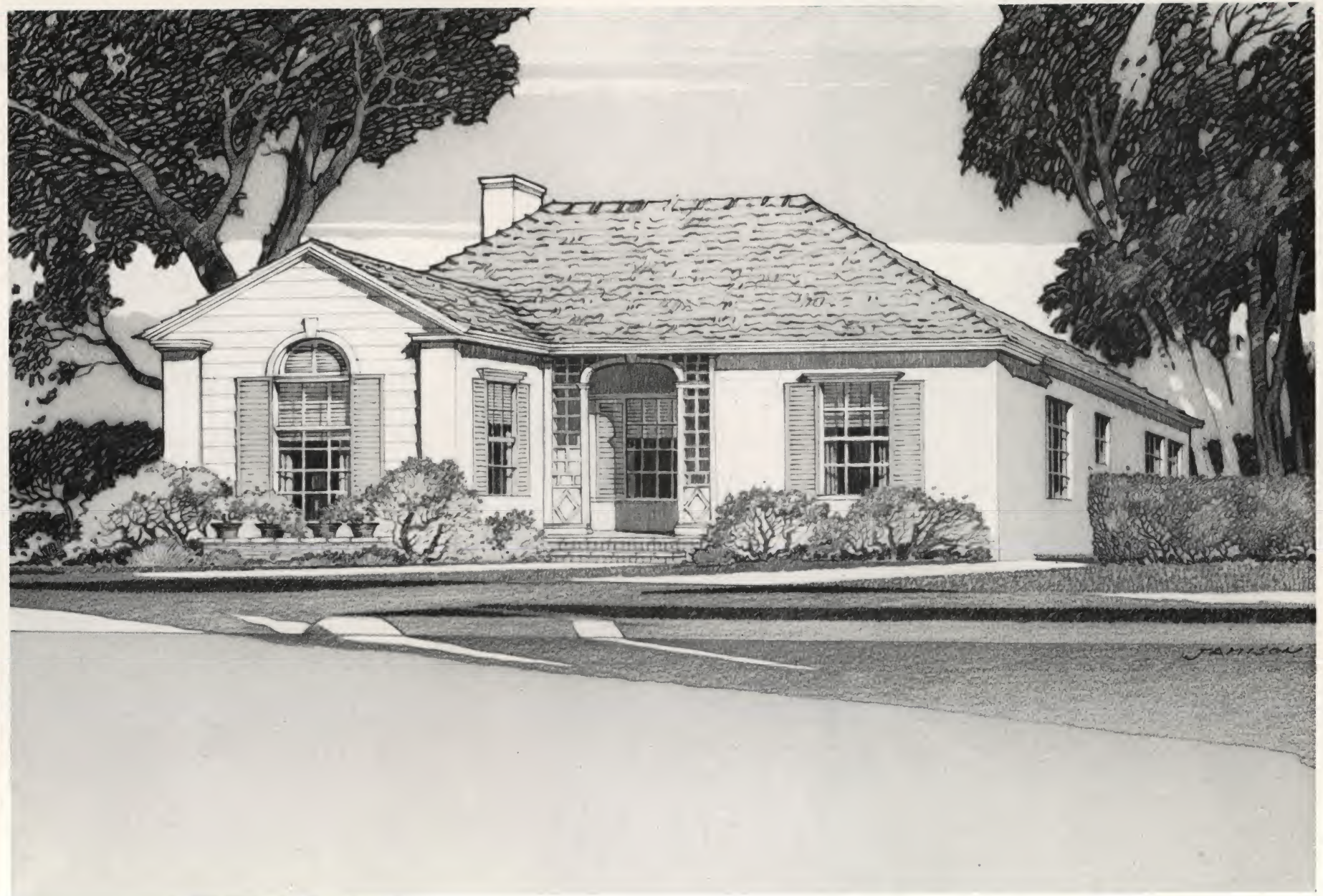
**NORMAN L. LOW**

**A. I. A.**

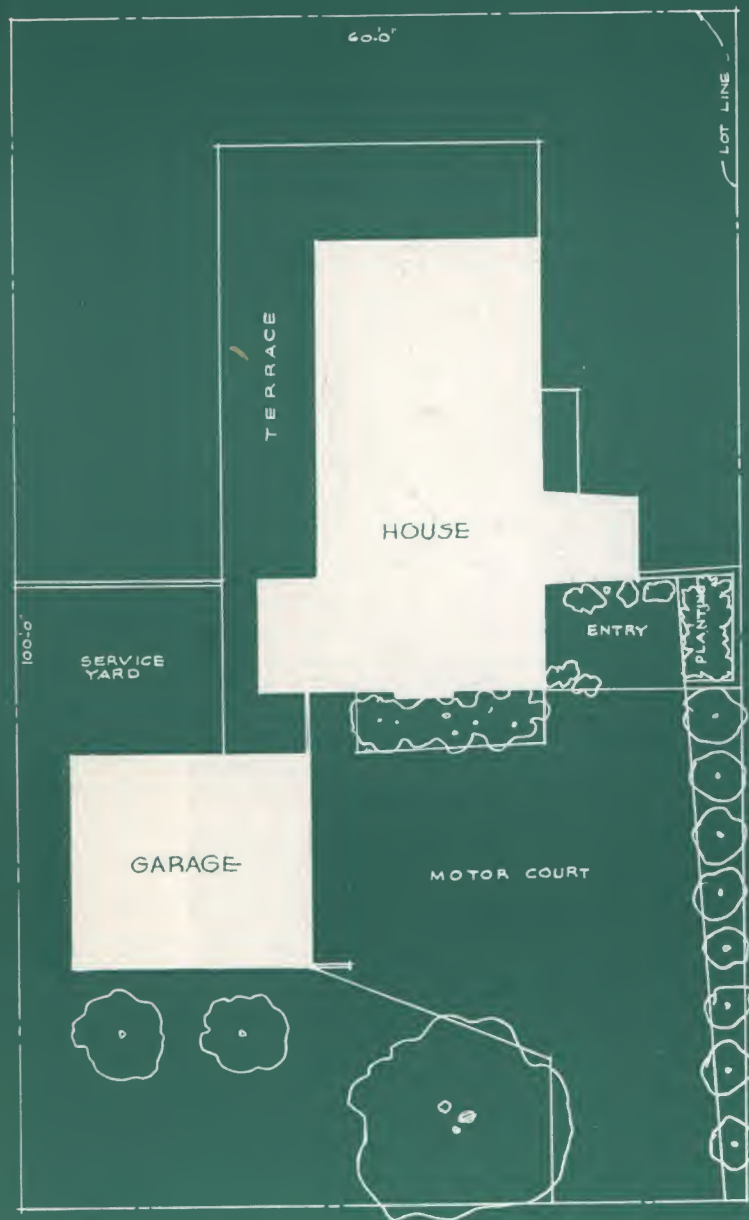
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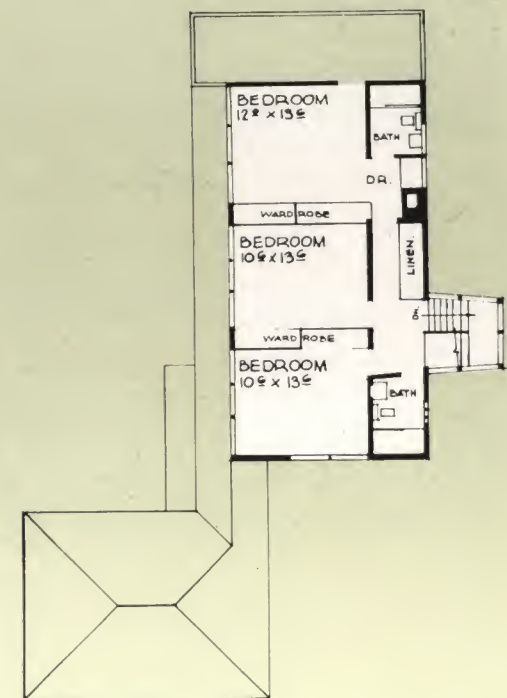
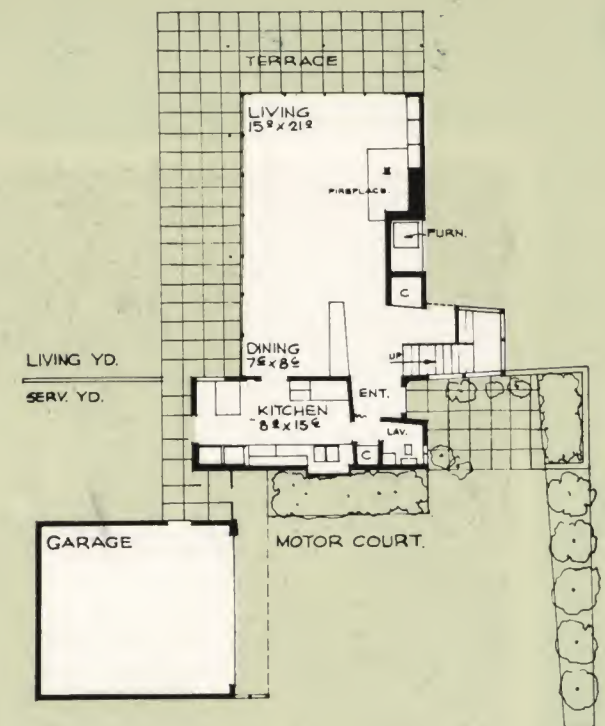




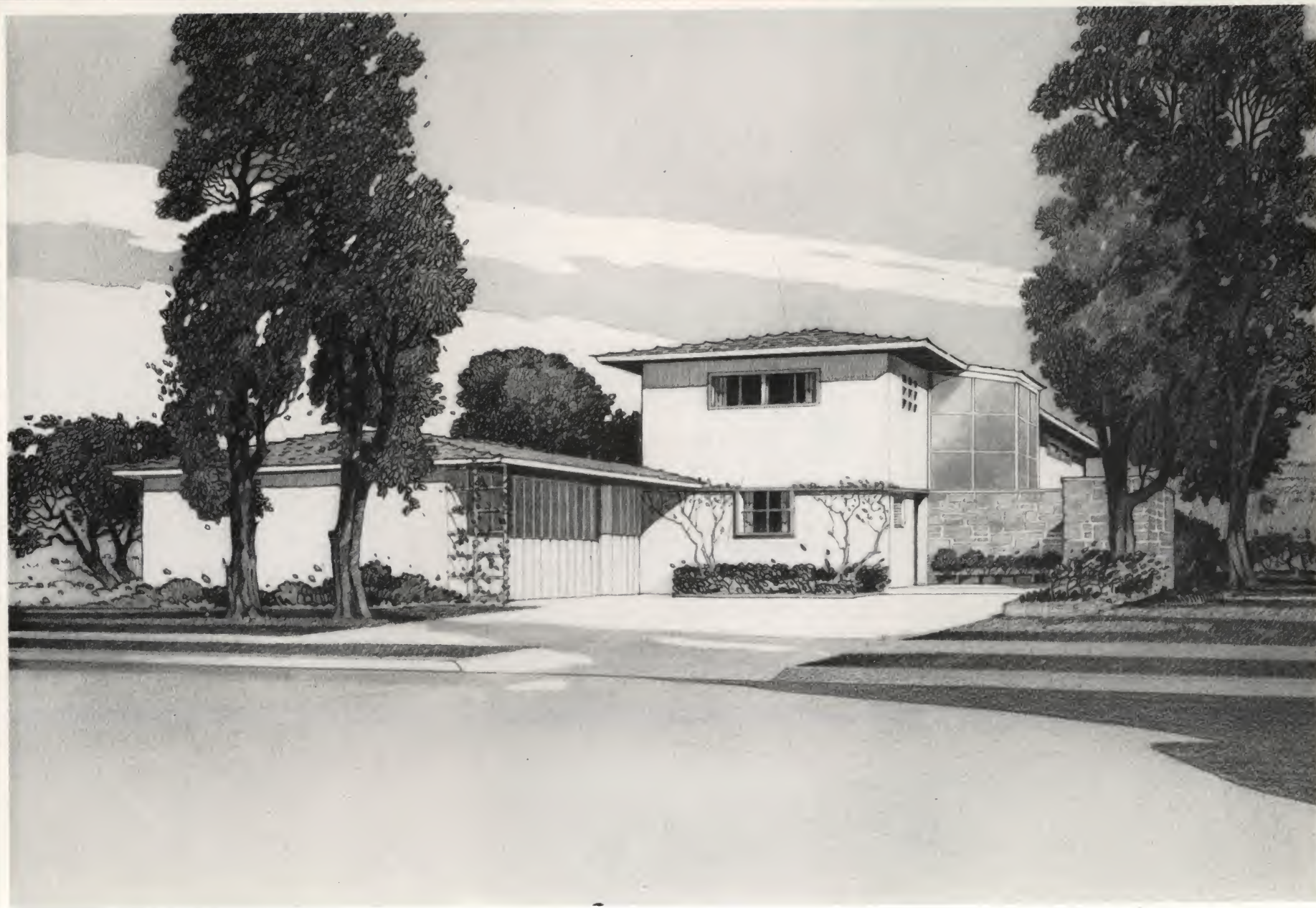
**LEE B. KLINE**

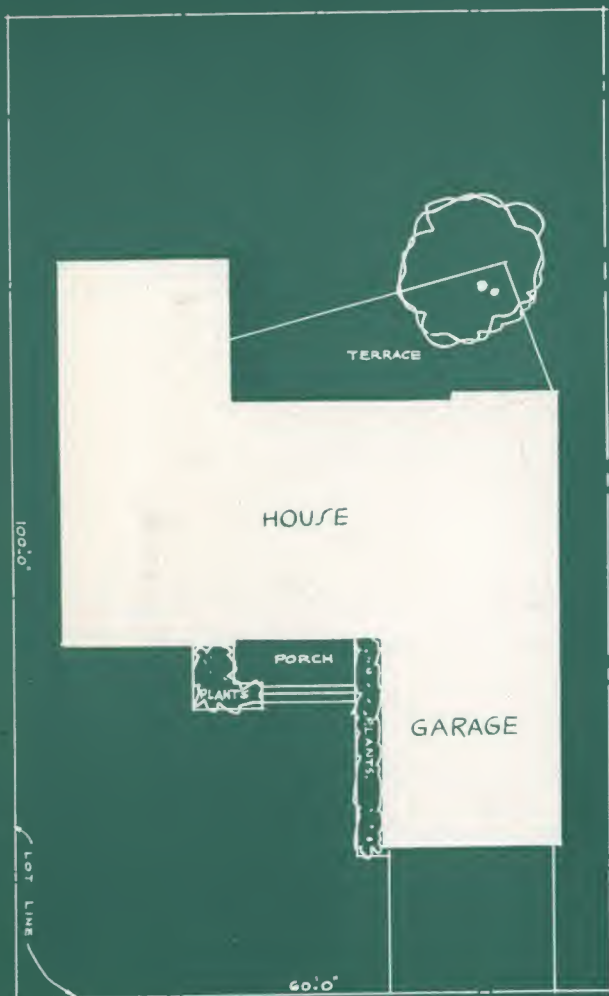
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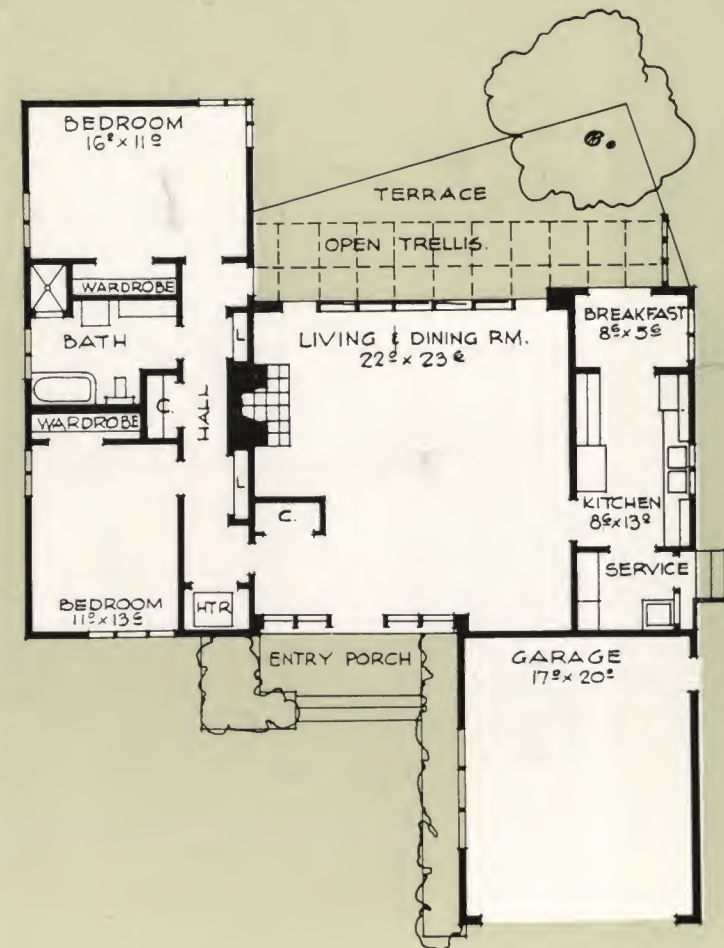




**PAUL HAYNES**

**A. I. A.**

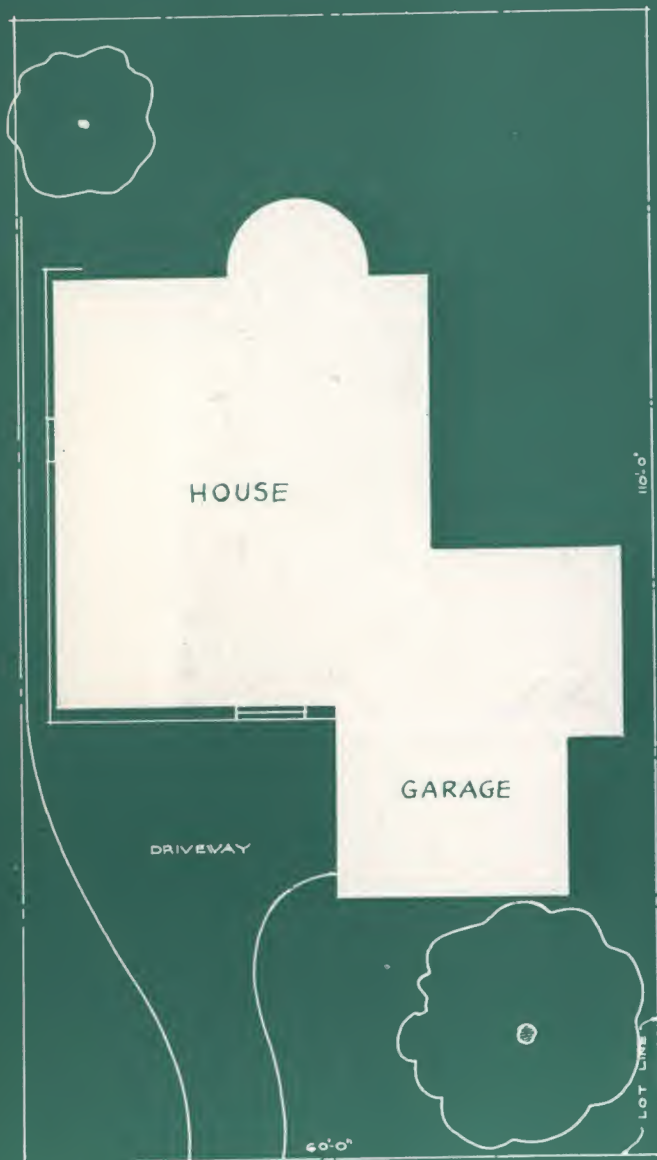
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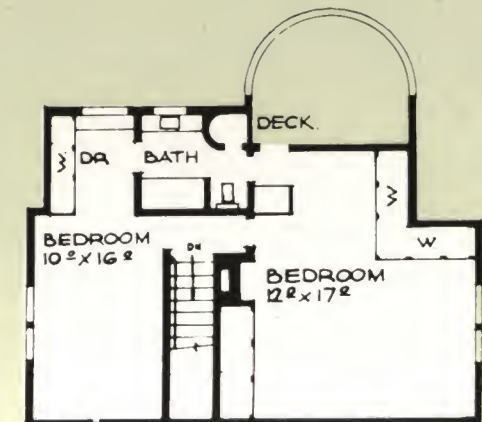




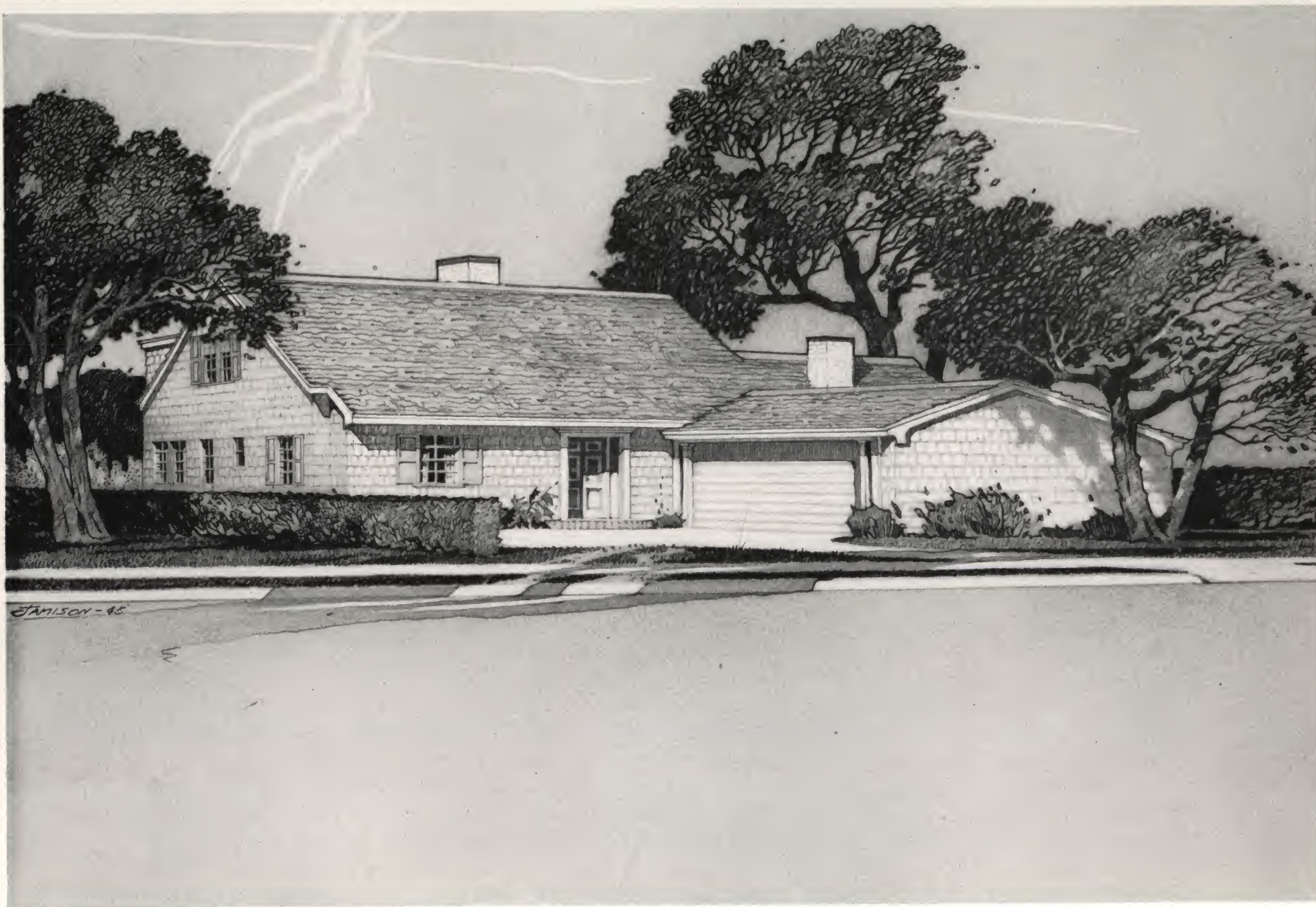
HERBERT G. RIESENBERG

A. I. A.

Architect







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# *The Selection of the Lot*

In selecting a lot you will, of course, wish to have before you a list not only of those things that give value to a property but also of those that detract from its value. With this in mind the following list of questions and suggestions has been prepared to assist you in making the right selection:

Is the lot in a district that appeals to you, with neighbors, so far as you can tell, of the kind that you would choose for long-term acquaintance?

What about the distance to public transportation, your place of employment, schools, markets, churches, and theatres? Is it convenient to all these places?

Is there an ample supply of water? Are the other utilities—electricity, gas, and telephone—available to you? What provision has been made for sewage disposal? And what about fire and police protection? If the lot is in a canyon or close to undeveloped land there may be danger from brush fire.

Then there are the building and other restrictions to be considered. You will want to know what they are before you buy your lot or order the plans for your house. And are the homes in the district of about the same class that you have in mind to build?

You will want to be concerned about the topography of the lot and ascertain whether it is liable to be flooded during

heavy rains. And you know, of course, that if it is a filled lot (you can usually get this information from the City Engineer's office), or a hillside lot, the cost of constructing your home is likely to be higher.

Is the lot of suitable size, shape, and contour for the type of house you have in mind?

If the adjoining property is already improved you will want to make sure that there is no fence, wall, hedge, or other encroachment upon the lot you intend to buy.

It is well to ascertain whether the lot is on a street that is publicly owned (dedicated) or privately owned. If the street is privately owned the lot owner may be subject to expense for street maintenance, or may ultimately have to pay an assessment for street improvements. In either event be sure to inquire whether there are any unpaid bonds or assessments levied against the lot for street or other improvements.

Some people don't mind living on a street on which the traffic is very heavy or on which there is a bus or car line, but you should consider these factors because they may adversely affect the salability of the property; then too, there is your own comfort to be considered while you live there.

And if you are a gardener you will want to know whether the soil is suitable for the vegetables, flowers, trees, and shrubs that you intend to grow.

You will also ask yourself: Does this lot possess features that appeal to other people as much as they do to me?

Your careful consideration of these questions and suggestions may prevent disappointments and costly errors. It will give you a great deal of satisfaction to know that you have acquired a property that is suitable not only to your needs but also to the needs of others . . . and that is important if you should ever wish to sell the property.



# *The Planning of the House*

In planning your house do, by all means, enter upon the undertaking as a great adventure chock-full of interest and pleasant experiences, and as an opportunity to mix your romantic and practical ideas. Naturally, in the planning of the house, as in the selection of the lot, you will wish to avoid all the mistakes you can so that when you are through with your project you will have a house that meets your particular needs and yet is free from those bizarre features that impair its usefulness to others. Thus, to guide you in your planning the following suggestions are offered:

## **BUILD ON A GOOD FOUNDATION**

Let's start with the foundation. A well built, sturdy foundation, besides preventing the house from settling and causing plaster cracks and sagging doors and windows, is almost a sure proof against termite and fungus infestation, provided that (1) all tree stumps and debris within and around the foundation area are removed; (2) the entire top of the foundation is well above ground level; and (3) there are sufficient openings, properly screened, to provide ample ventilation.

These factors of ventilation and screened openings are of equal importance in the attic. Good ventilation will keep your house cooler in the summer . . . and if the screens are small-

meshed they will not only keep out the rodents, birds, and bees but the kalotermes (that's the flying termite) as well.

Since so much of one's time at home is spent in sleeping and resting, careful consideration should be given to those things that provide the utmost in comfort and convenience in the bedrooms. There should be enough windows for cross ventilation, and enough wall and baseboard electric outlets to provide you with ample light over your dresser, chairs, and bed. (You know, you may want to read in bed and have the radio handy.) At least one full-length mirror should be in each bedroom.

## **PLENTY OF CLOSETS**

Closets! They will be a great boon to living if they have ample space. But what a source of annoyance if dark and cramped! They should be ventilated and electrically lighted if they are to be practical; and if you can possibly put in a window for sunlight and ventilation you will be glad that you did. There should be two closets in the rooms to be occupied by two persons. A general service closet off the bedroom passage for linens, blankets, etc., is essential. Also, if large enough it will serve as a catch-all closet for your sewing machine, card tables, and other articles only periodically used.





### **BATHROOMS NEED PLANNING, TOO**

You will want to think a lot about the location and the arrangement of the bathroom, and keep in mind that there is some economy in having the bathroom plumbing close to the plumbing in the rest of the house. Do you want a shower over the tub or a separate shower? It is desirable to have the shower separate and apart from the tub. However, a very satisfactory combination can be worked out and at less expense than the separate installations. In any event be sure to line these installations with tile or some other approved waterproof material. And if you are to have a separate shower and wish to save yourself a lot of trouble you should insist upon the installation of a pan under the shower stall that will be proof against dry rot. The medicine chest with mirrored door over the wash basin should be of good height, width, and depth; there should be a light on either side of it, and don't forget to install an electric outlet near by for the electric razor—and another one for the electric heater if that is the way you intend to heat your bathroom. Be careful about the selection of your wash basin. The Pullman type is a favorite with many people because of its larger surface and the space available underneath for built-in lockers for towels, soap, and other bathroom supplies.

### **KITCHENS DEMAND CONVENIENCE**

And now we come to the kitchen. A whole chapter could be devoted to this interesting part of the house, but since that is not practicable in this outline only the more essential points will be mentioned. A compact arrangement of your stove, sink, refrigerator, and table will save you many a step. Avoid the common mistake of short-length drainboards on either side of the sink; a few additional feet will cost only a little more but will add much in serviceability. The height of the sink should also be considered, and you will have to determine whether you want the double sink, which is now quite popular, or the good old-fashioned long single sink. There should be enough electric outlets for your mechanical refrigerator, mixing machine, juice extractor, toaster, and the like; and if you can install a small exhaust fan to draw out the fumes and odors you will add comfort to your kitchen. Also, you might wish to consider the installation of an automatic dishwasher and garbage disposal machine. As some people like to do their cooking by electricity you might want to wire your kitchen for that purpose; it's cheaper to do it while you are building than later. Cupboards and drawers for pots and pans, dishes, silverware, knives, glassware, dish towels and table linen, and odds and ends are im-





portant and if you plan them carefully as to location and size you will avoid annoyance and materially lighten the household work. And the same suggestion applies to the cool and spice closets. Oh yes, just a special suggestion for a cupboard for your pots: if this is designed so that the pots can be hung from hooks instead of stacked on shelves you will have a much more convenient arrangement.

A roomy service porch with light and air from two sides to provide cross ventilation would be of immeasurable value. If the service porch isn't carefully planned it will plague you every day with its deficiencies. Here you will undoubtedly want your broom closet; storage space for groceries and canned goods and household supplies; space for your laundry tubs, ironing board, washing machine, and perhaps even for an automatic clothes dryer. Of course, if you prefer to do your laundry work in the garage or other outside room you can cut down on the size of your service porch. In either event be sure to install a sufficient number of electric outlets for your proposed equipment.

### **BREAKFAST AND DINING ROOMS IMPORTANT**

The breakfast room or nook is almost a necessity these busy days, and if located where it has light and air and a pleasant

exposure it can be made very comfortable . . . and suitable for your other meals when you are in an informal mood. Naturally, you will want an eastern exposure if that can be had without interfering with the major plan for your house. Some very satisfactory plans have been worked out for a combination breakfast nook and pass pantry, placed between the kitchen and the dining room. An arrangement of this kind has the advantage of providing you with additional storage space . . . of which no house ever has too much. Perhaps here is as good a place as any to suggest that if you are planning on dining in your out-of-door living room on pleasant summer evenings you will want to arrange for easy access to your kitchen. Maybe a door opening directly from the breakfast nook or the kitchen is the solution!

Although the dining room is usually used only a short time each day it should be given the same careful thought in your planning as the rest of the house. In the interest of economy and efficiency it should be as close to the kitchen as possible, yet so planned that the entire kitchen is not exposed to view when the dining room door is opened. Be sure to think about the vista; to be able to look out upon your flowers and trees will add much to your enjoyment of the dining room. Overhead lighting, if not too glary, is never out of date or place.



An extra electric outlet or two is mighty handy when you want to turn on the radio for your favorite program or news report, or to connect the toaster or percolator. (By the way! be sure to have in this and every room a conveniently located electric outlet for the vacuum cleaner. And for your convenience there should also be an electric switch on the latch side of each frequently used doorway, and at the head and foot of every stairway for controlling the lighting from above and below.)

But you may not want a separate dining room! Very well, your idea of a combination living and dining room is entirely practical. Many architects, including some of those whose plans are reproduced here, recommend such a plan; they consider it quite contemporary.

### **LIVING ROOMS INVITE GOOD PLANNING**

The planning of the living room is an interesting undertaking, for you will want the room to be just that—a room to live in. So far in this outline the word “must” has not been used but now here it is: you must have an honest-to-goodness fireplace . . . for cheeriness as well as for decoration. It provides ventilation and so often, too, it serves decoratively as a foil to your furniture. But be sure to install a gas connection to the fireplace and provide a gas “fireplace lighter.” It’s much more satisfactory to use the lighter than paper and kindling. Your plumber or gas company will gladly help you to design an effective lighter. Here, as in the dining room, you will want as pleasant a vista as you can get, for your own and your friends’ enjoyment. The necessity for having plenty of conveniently placed wall and baseboard electric outlets cannot be stressed too often . . . for reasons already indicated in this booklet. Try to work out a plan whereby the front door to the house does not open directly into the living room, but rather into an entry

hall with a closet for hats and coats. By an arrangement of this kind there will be less wear and tear on the living room rug and furniture. Also, the entry hall is the place for the door chimes and mail chute, and often it is the most convenient place for the telephone.

### **HOW MANY ROOMS NEEDED?**

The best way to determine how many rooms you should have and how much space you should have in each room is carefully to make up a list of your present and anticipated needs and desires. For instance, if you have a lot of books you will want to provide space for them, perhaps even a separate room—a combination library and den with the fireplace located here can be made one of the attractive features of your home. And if you expect to have a piano you will want to ask yourself if it is to be an upright or a grand and then work out the space accordingly.

You should cut a piece of cardboard to the same scale as your floor plan (usually ¼-inch to the foot) for each piece of furniture you expect to have in your home. Then when you have your tentative floor plans before you, place your cardboard pieces where you intend to place your furniture. In this way you will be able to determine whether you have easy access to the different pieces of furniture and enough space between them. At the same time you can see whether the doors and windows are so placed as to allow suitable placing of your furniture, and whether you have provided sufficient wall space between windows to accommodate your bed or twin beds, as the case may be. You will be surprised how much this simple method will help you in your planning and how many mistakes it will prevent. Be sure to apply it to each room, including the service porch. Just to find out that you have provided enough



room to make the bed without moving it away from the wall will in itself justify your trouble.

### **SOME NECESSARY FUNDAMENTALS**

There are a few fundamentals that you should insist upon, such as proper grading of the lot in order to provide adequate drainage; ample down spouts with drains to carry the rain water away from the foundation; windows and doors protected, particularly at the sills, against rain coming in; flood lights for an emergency; garage at least 19 feet in depth, preferably 20, with a first-class overhead door mechanism; sufficient pitch to your house and porch roofs to insure good drainage; and a small window at the side of your front door so that you can, if desirable, converse with the caller without opening the door. A peephole in the door itself will do but the small window at the side is more satisfactory. If you are going to have casement windows—the kind that open in or out—the sash should be made of metal as wood sash usually warp and are troublesome in rainy weather.

If you go in for those interesting large-paneled clear glass doors and windows be sure to provide for wide projecting eaves, otherwise the strong sunlight on the glass will heat the rooms excessively.

### **FEATURES IF THE BUDGET PERMITS**

There are other features that you might wish to consider . . . and install if the budget will permit. One such feature is a basement. Some people feel that they just must have a basement for their furnace and water heater and for additional storage space. Also, they find it a convenient place for hanging the laundry when it rains. There is no doubt that a basement if

properly arranged is a great convenience, but it can also be a source of trouble if it isn't thoroughly protected with waterproofing material at the time the concrete for the walls and floor is poured. And if you are going to have a basement do by all means have it large enough so that you can install a stairway into it with treads of sufficient width and risers of the correct height to insure safety and convenience. It is a good idea, too, to rat-proof the basement.

Another feature, especially for a two-story house, and one that is appreciated by host and guest alike, is a powder room, accessible from the entry hall, equipped with a toilet and lavatory, full-length mirror and small dressing table.

The use of insulating material to keep the house cooler in the summer and warmer in the winter has met with considerable success. It has the added advantage of effecting a saving in the cost of heating, and perhaps that factor alone merits your looking into the cost of insulating your house.

Indirect lighting, new sources of light, and new lighting arrangements are phases of home building that you will be hearing a lot about. You will no doubt want to explore these new developments to determine whether you want to include any of them in your plans.

Air conditioning has heretofore been thought of pretty generally as something for commercial buildings only, but with the technical development of the smaller unit it now seems certain that air conditioning will more and more become standard equipment in the single-family residence. Perhaps you will wish to find out what the manufacturers have to offer . . . especially if you should have in mind installing the blower (forced air) type of heating unit as you will be able to add to that, with only a little additional cost, the cooling feature and thus provide yourself with a complete air conditioning system.



Let's not overlook the importance of the location of the house on the lot. Though you may be limited as to choice because of restrictions and size of lot, nevertheless, it is well to choose the location that will give you the maximum of light and air in the house and yet avoid dank spots in the garden.

### **ECONOMIZE ON THE LUXURY ITEMS**

No claim is made that every detail in the planning and building of your home is included in this outline. Such an attempt would not only be presumptuous but would take away part of the pleasure you will derive from working out your own plans. Nor has any attempt been made to suggest what size or kind of materials and equipment to use. It is sufficient to say that you should get the best you can afford because that will be the cheapest in the long run. If you must cut down, do so on the luxury items. If it is a choice between an expensive, ornate chandelier and a well-made, tried and tested water heater of suitable capacity, for more comfortable living do the practical thing and choose the durable water heater. Or if it is a choice between hand-blocked linen draperies and sound, sturdy plumbing, by all means choose the durable plumbing.

Scientists, technicians, and inventors are developing many new ways of using steel, glass, aluminum, plastics, and other materials in the construction of homes. The importance of these developments should not be minimized because they are all intended to add to the livability or durability of your house. However, many are in the experimental stage and it is therefore well to heed that old admonition: investigate before you

invest. Reputable manufacturers will not, of course, make claims for their products that they cannot substantiate, but there will be others who will want to pass the cost of experimenting on to you, the user. Despite the extravagant predictions that are being made about the home of the future there is yet no evidence of a substitute for good old-fashioned, orderly house-keeping. Naturally, we should keep our minds open to accept new and practical things designed to lighten the household duties; on the other hand we should not expect by the mere pressing of an electric button to sweep the floors or make the beds.

Neither is there as yet any evidence that there will suddenly develop a Home of the Future that will revolutionize all previously accepted standards of design and construction. Changes will take place, there is no doubt about that, but they will be gradual. If, however, you have some doubt about the advisability of accepting a change you had better play safe and stay with the methods that have stood the test of time and experience. This is not a suggestion to disregard all the new developments and modern trends, included in which, to mention just a few, are prefabricated houses, prefabricated sections of houses such as kitchen cabinets and counters, movable walls and partitions, and even movable rooms, but rather a suggestion to explore the possibilities of applying them to your particular needs. Above everything else, though, keep in mind that the fundamental purpose of your home is to provide adequate shelter and comfort. Combine these factors with grace, dignity, and beauty and you have indeed become a member of America's greatest institution—the Home.



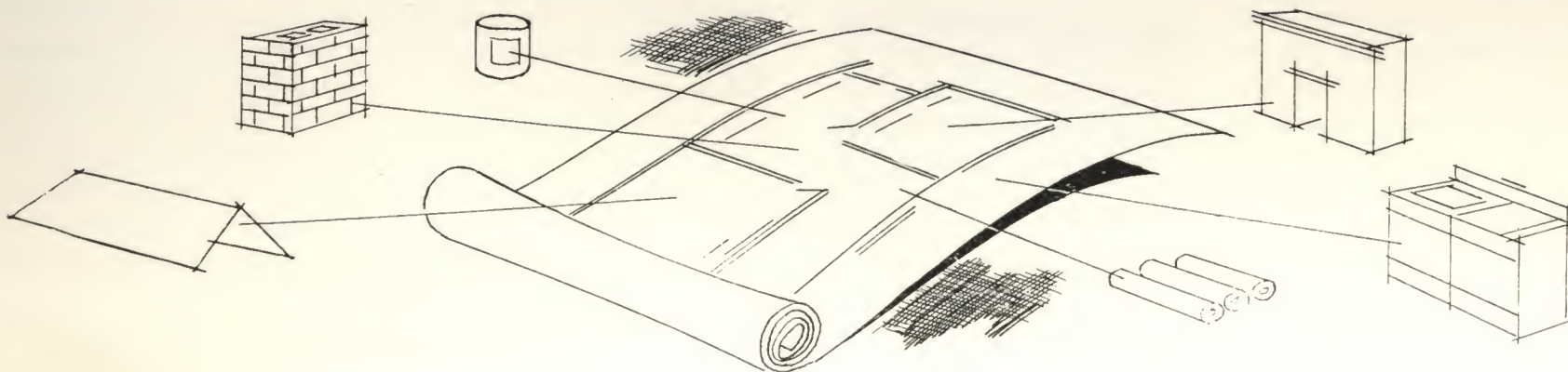
## A Few General Suggestions

Avoid the common mistake of ordering a house to be built "just like my friend's house" unless you have checked all the measurements, the type of construction, and the materials and know that your requirements and wishes are exactly the same as his. Even then you should make sure that *your* plans and specifications provide for a reproduction in every particular of your friend's home.

Before you enter into any contract you should carefully check your plans and specifications to see that everything that you have planned to go into your home is itemized. For instance, you will want to know whether the specifications accurately describe the kind of flooring you have selected; the kind of paint to be used and the number of coats to be put on in each room and on the outside of the house; the type of heating system to be installed; the type and construction of

your fireplace mantel, whether it is to be machine made or made on the job; and the weight and style of the roof covering if it is to be a composition roof. If it is to be a shingle roof the specifications should state how the shingles are to be laid, that is, how many inches to the weather. And here is a good place to emphasize that a first-class roofing job will save you money and trouble in the long run.

It is customary to provide a lump sum in the contract price for standard hardware, electrical fixtures, linoleum, water heater, and perhaps other items, and then to let the owner make his own selection. But you must be sure that the allowance thus made is sufficient to cover the cost of those things. Of course, if you go in for "tailor made" items you will have to pay for those over and above the allowance.





# *The Planning of the Garden*

As the art and benefits of out-of-door living continue to develop, a booklet of this kind would not be complete without a few suggestions about planning a layout for a garden that will blend properly with the architectural style of your house. You will have noticed that the plans reproduced here all suggest that you make your garden areas and terraces as much a part of the house as the rooms themselves.

The front garden, being open to public view, is usually of a formal design, and if level it is mostly in lawn. Try to visualize what your front garden will look like, or better still what you want it to look like, from the inside as well as the outside of your house, and do your planting of trees, shrubs, and flowers accordingly.

Your rear garden should also be planned to provide a pleasant view from your house. And in your planning keep thinking about this as one of the rooms of your house—your out-of-door living room—so that you will get the maximum of pleasure and comfort out of it. Perhaps you will want part of your rear garden in lawn and part in flowers and vegetables, and if you have the space a shade tree or two. It's true, all these things cost money but it isn't necessary to buy them all at once; the planning and romanticizing should be as much fun as the realization.

Then there is the service area for your clothes lines, garbage pail, incinerator, etc. This will give you an opportunity to do a little "engineering" to get these things out of view, yet not so far away from the kitchen as to be inconvenient, because

after all the service area is merely an extension of your service porch and kitchen.

The foundation line of the house should be broken by shrubbery. But be sure to keep some space between the plants and the house, and don't let them grow so large around your windows as to shut off sunlight and view. Vines are beautiful things but they often cause havoc to the house so it is well to put them on trellises or arbors. If you do you will save yourself a lot of trouble . . . and expense, too, when the time comes to repaint the house. Sharp angles and bare spots around the doors and porches can usually be taken care of by potted flowers or shrubs.

As a labor saving device you will want a lawn-sprinkling system. And here is a helpful suggestion: place a sufficient number of hydrants throughout your flower and vegetable garden so that water can be brought to every part of it with a 25-foot hose—it will simplify your irrigating job a lot.

It will be interesting and worth your while to draw a "floor" plan of your garden. The advantage of this is that you can figure out whether you have the necessary space and exposure for the things you wish to plant. As you know, some plants and flowers require a lot of sunshine, others filtered sunlight, and others practically no sunlight at all. But before you buy any of your favorite trees, shrubs, and flowers you had better talk things over with a good, reliable nurseryman. There will probably be one not very far from you who, knowing your location and its soil, is qualified to advise you about the type of plants adaptable to your location. He can also tell you whether the trees and shrubs you intend to plant will be, when full grown, out of proportion to your house and lot—a condition that you will want to avoid as it is expensive to uproot large trees and shrubs.

Your garden arrangement should conform to your mode of living. If you are inclined to be a spectator gardener you will



like the restful view of a stretch of lawn edged with shrubbery. But if you are a real dirt gardener you already know that gardening is about the nicest form of recreation and hobby that you can have and that an unsurpassed sense of accomplishment is derived from picking your own grown flowers and harvesting your own grown vegetables.

### *The Real Estate Broker*

Buy your lot through a reliable real estate broker. He will know whether the kind you are looking for is available in his district and he can thus save you time, trouble, and money. Furthermore, he will have accurate information regarding size, restrictions, taxes, and assessments, and, if you are to be financed with an FHA loan, he can either tell you whether the lot meets the requirements of the Federal Housing Administration or direct you to the source where this information is available.

### *The Escrow Holder*

Place your deal in escrow with a responsible title company, bank, building and loan association, escrow company, or other qualified corporation. The escrow holder, acting on the instructions from both seller and buyer, will complete the transaction in accordance with the agreement that has been reached. The escrow holder, the disinterested party to the transaction, will see to it that the instructions are clear and specific, that the deed which you are to receive is inspected and passed upon by the title company that is searching the title, and that you are furnished with a policy of title insurance showing the lot vested in your name, subject only to such taxes, assessments, and encumbrances as you have specified in your instructions.

### *The Architect*

After you have formulated your ideas about the kind of house you wish to build you will want to consult someone who is skilled by training and experience to tell you whether your ideas are practical and whether your plan can be carried out for about the amount of money you expect to invest. Then too you will need the services of someone to prepare your plans and specifications; to make up designs of the exterior so that you will have a picture of what your house will look like when it is completed; to take bids from contractors for the work to be done; to see to it that the contracts you are asked to sign are in proper form and conform to your understanding; and to supervise the construction of your home. These services are, of course, primarily the function of an architect. The architect's fee is considered an integral part of the cost of building the home.

The importance of supervision cannot be stressed too much. If you do not have competent supervision you will not know until it is too late, or may never know, whether you are getting full value for your money or whether your plans and specifications are being strictly complied with. You should be very hardheaded and practical about this. An honest and conscientious contractor will not mind that at all; he will want to please you so that he can add your name to his list of satisfied customers.

### *The Contractor*

Select a contractor who has a reputation for building good houses, for having financial responsibility, and for paying his bills promptly. He will be glad to give you bank and other references.

Some owners, as an addition-



al protection, require the contractor to furnish them with a lien and completion bond of a responsible surety company. This bond protects the owner in the event liens are filed against the property for material and labor, or in the event the contractor does not complete the work in accordance with his contract. Naturally, the cost of the premium of the bond must be borne by the owner.

Payments for the construction are usually made as the work progresses, as follows:

The first 20% when the floor joists are in place and rough lumber is on the job.

The second 20% when the roof is on.

The third 20% when the building is plastered.

The fourth 20% when the building is completed.

The fifth 20% thirty to thirty-five days after a notice of completion has been recorded.

Then there is the pay-the-bills-as-you-go plan. In any event payments should be made only in accordance with the terms of the contract and then only after your architect or whoever is supervising the construction has made an inspection of the construction and approved payment of the bill.

Of course if you borrow money to build, your lending institution will make the payments, but again only after your architect or supervisor of construction has inspected the job and you have approved the payment.

Be sure to remember that no lending institution will make you a building loan if any work, however little it may be, toward the construction of your house has been started on your lot. Thus you should complete your arrangements for the loan, including the recording of your mortgage or deed of trust, in advance of any phase of actual construction.



The State Mutual Building and Loan Association is something more than just a lending institution. Its more than fifty years of experience in the business of financing small and medium size homes enables it to be very helpful to you in

working out many of the essential details in connection with the building of a home. It can help you to avoid mistakes, and it can give you suggestions for a more livable house—and a more salable house, which is important if it should ever become necessary for you to sell your property.

State Mutual loans are repayable in small monthly installments including interest at a reasonable rate—and if it serves your convenience you may also pay your taxes in monthly installments right along with your regular loan payment.

So far as fire insurance is concerned, State Mutual does not interfere with this business; it leaves its borrowers free to place their insurance with agents of their own choosing.

We hope you will let us serve you.

**STATE MUTUAL**  
*Building and Loan*  
**ASSOCIATION**

415 WEST FIFTH STREET • MICHIGAN 8211  
LOS ANGELES 13, CALIFORNIA



## STATE MUTUAL BUILDING and LOAN ASSOCIATION

415 WEST FIFTH STREET • LOS ANGELES 13, CALIFORNIA • TELEPHONE MICHIGAN 8211

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Dear Friend:

Thank you for requesting a copy of our booklet!

We hope you will get as much enjoyment out of using the booklet as we got out of preparing it.

It should be emphasized that neither we nor the architects who are mentioned in this booklet have any detail drawings or specifications of the plans reproduced in it. If detail drawings and specifications are required, someone skilled in such work should be consulted.

Sincerely yours,

State Mutual Building and Loan Association



